

**Information to identify the case:**

Debtor 1	<u>Bernard F. Murphy</u>	Social Security number or ITIN	xxx-xx-9376
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jodi M. Murphy</u>	Social Security number or ITIN	xxx-xx-5541
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23771-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bernard F. Murphy

Jodi M. Murphy  
fka Jodi M. Toy

1/10/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Bernard F. Murphy  
Jodi M. Murphy  
Debtors

Case No. 17-23771-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 10, 2023

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Bernard F. Murphy, Jodi M. Murphy, 9817 South Tripp Avenue, Oak Lawn, IL 60453-3553
r	+ Gloria Walker, Keller Williams Realty of N. Pittsburgh, 11269 Perry Highway, #300, Wexford, PA 15090-9388
r	+ Megan M. Rummel, Clear Choice Enterprises, 723 E. Brady Street, Butler, PA 16001-4789
r	+ Melissa Barker, Berkshire Hathaway HomeServices, 119 Mulone Drive, Sarver, PA 16055-8409
14696082	+ Comenity/Trwrds, P.O. Box 182789, Columbus, OH 43218-2789
14696091	+ Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14696096	+ Nancy Murphy, 10814 S. Maplewood, Chicago, IL 60655-1213
14696109	+ US Bank/Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jan 11 2023 04:54:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jan 11 2023 04:54:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 11 2023 00:05:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 11 2023 00:04:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	Jan 11 2023 00:05:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14696072	+ Email/Text: bncnotifications@phea.org		

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		Jan 11 2023 00:04:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
14707102	EDI: GMACFS.COM	Jan 11 2023 04:54:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14707074	EDI: GMACFS.COM	Jan 11 2023 04:54:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14696073	+ EDI: GMACFS.COM	Jan 11 2023 04:54:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14696074	+ EDI: TSYS2	Jan 11 2023 04:54:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14696075	EDI: CAPITALONE.COM	Jan 11 2023 04:54:00	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
14698598	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 11 2023 00:04:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14728922	Email/PDF: bncnotices@becket-lee.com	Jan 11 2023 00:23:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14696077	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Citicards/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
14696078	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 11 2023 00:04:00	Citizens Bank, 1000 Lafayette Gill, Bridgeport, CT 06604-4725
14696079	+ Email/Text: mediamanagers@clientservices.com	Jan 11 2023 00:04:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14696080	+ EDI: WFNNB.COM	Jan 11 2023 04:54:00	Comenity Bank/Victoria Secret, P.O. Box 182789, Columbus, OH 43218-2789
14761261	+ EDI: WFNNB.COM	Jan 11 2023 04:54:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14696081	+ EDI: WFNNB.COM	Jan 11 2023 04:54:00	Comenity Capital/Petland, P.O. Box 182120, Columbus, OH 43218-2120
14696093	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Macy's, P.O. Box 8218, Mason, OH 45040
14696094	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Macy's Visa, P.O. Box 8218, Mason, OH 45040-8218
14740693	EDI: Q3G.COM	Jan 11 2023 04:54:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14696083	+ Email/Text: egssupportservices@alorica.com	Jan 11 2023 00:05:00	EGS Financial Care, Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484
14882852	Email/Text: ECMCBKNotices@ecmc.org	Jan 11 2023 00:05:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
15490116	Email/Text: ECMCBKNotices@ecmc.org	Jan 11 2023 00:05:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14696084	+ EDI: RMSC.COM	Jan 11 2023 04:54:00	GC Services LP, P.O. Box 1389, Copperas Cove, TX 76522-5389
14756140	+ Email/Text: ISAC.Bankruptcy@illinois.gov	Jan 11 2023 00:04:00	Illinois Student Assistance Commission, 1755 Lake Cook Road, Deerfield, IL 60015-5209
14696085	EDI: IRS.COM	Jan 11 2023 04:54:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14696076	EDI: JPMORGANCHASE	Jan 11 2023 04:54:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14696088	Email/Text: PBNCNotifications@peritussservices.com	Jan 11 2023 00:04:00	Kohls Capone, P.O. Box 3115, Milwaukee, WI

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			53201-3115
14754935	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2023 00:23:10	LVNV Funding, LLC its successors and assigns as, assignee of FFPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14755568	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2023 00:10:08	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14754979	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2023 00:23:21	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696089	+ Email/Text: bk@lendingclub.com	Jan 11 2023 00:05:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14760828	+ Email/Text: BKelectronicnotices@cenlar.com	Jan 11 2023 00:04:00	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14696092	+ EDI: RMSC.COM	Jan 11 2023 04:54:00	Lumber Liquidators/Synch Bank, P.O. Box 960061, Orlando, FL 32896-0061
14696095	Email/Text: EBN@Mohela.com	Jan 11 2023 00:04:00	Mohela/Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005
14698173	Email/Text: EBN@Mohela.com	Jan 11 2023 00:04:00	U S Dept of Education/MOHELA, 633 Spirit Drive, Chesterfield, Mo 63005
14696097	+ EDI: NAVIENTFKASMSERV.COM	Jan 11 2023 04:54:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14713211	+ Email/Text: bncnotifications@pheaa.org	Jan 11 2023 00:04:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14714978	EDI: PRA.COM	Jan 11 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697105	+ EDI: RECOVERYCORP.COM	Jan 11 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696098	EDI: RMSC.COM	Jan 11 2023 04:54:00	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14719573	+ Email/Text: ebnpeoples@grblaw.com	Jan 11 2023 00:04:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14759861	EDI: Q3G.COM	Jan 11 2023 04:54:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14696101	EDI: RMSC.COM	Jan 11 2023 04:54:00	SYNCB/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14953888	+ Email/Text: bncmail@w-legal.com	Jan 11 2023 00:05:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14696099	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Sears/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283
14696100	Email/PDF: clerical@simmassociates.com	Jan 11 2023 00:10:04	Simm Associates Inc., P.O. Box 7526, Newark, DE 19714-7526
14696102	EDI: RMSC.COM	Jan 11 2023 04:54:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., P.O. Box 965015, Orlando, FL 32896-5015
14696103	+ EDI: RMSC.COM	Jan 11 2023 04:54:00	Synchrony Bank/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14696104	EDI: RMSC.COM	Jan 11 2023 04:54:00	Synchrony Bank/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007

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14696105	EDI: RMSC.COM	Jan 11 2023 04:54:00	Synchrony Bank/Sams Club, P.O. Box 960013, Orlando, FL 32896-0013
14696106	EDI: RMSC.COM	Jan 11 2023 04:54:00	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14696107	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 11 2023 00:05:00	Toyota Financial Services, 1111 W. 22nd St., Ste. 420, Oak Brook, IL 60523-1959
14740351	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 11 2023 00:04:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15380523	EDI: USBANKARS.COM	Jan 11 2023 04:54:00	US Bank, ATTN: Bankruptcy Department, 4801 Frederica Street, Owensboro, KY 4230
15380524	EDI: USBANKARS.COM	Jan 11 2023 04:54:00	US Bank, PO Box 64799, St. Paul, MN 55164
14696108	+ Email/Text: BAN5620@UCBINC.COM	Jan 11 2023 00:04:00	United Collection Bureau Inc., 5620 Southwyck Blvd., Ste 206, Toledo, OH 43614-1501
TOTAL: 63			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LoanDepot.com, LLC
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696087	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave, Pittsburgh, PA 15222-4107
14696086	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue, Pittsburgh, PA 15222-4107
14696090	*+	Lending Club Corp., 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14716013	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LoanDepot.com LLC bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Joint Debtor Jodi M. Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	

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on behalf of Debtor Bernard F. Murphy dai@dairosenblumbankruptcy.com  
Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com

John Michael Quain, Jr.

on behalf of Creditor Educational Credit Management Corporation jquain@barley.com jfrench@barley.com

Maria Miksich

on behalf of Creditor LoanDepot.com LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8